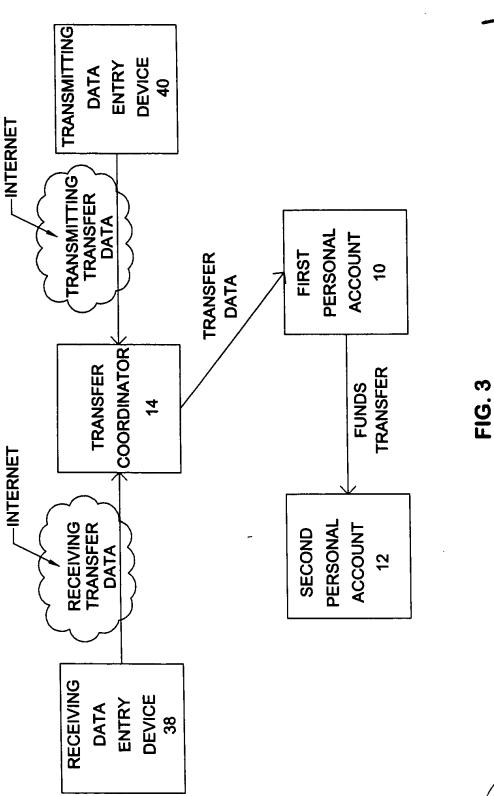


FIG. 2



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stem and Method for Transfer of Funds Between Individ

